

Information to identify the case:

Debtor 1	<u>Timothy M. Zeffe</u>	Social Security number or ITIN	xxx-xx-4927
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Darla S. Zeffe</u>	Social Security number or ITIN	xxx-xx-6100
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21707-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy M. Zeffe

Darla S. Zeffe

5/18/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Timothy M. Zeffe
Darla S. Zeffe
Debtors

Case No. 18-21707-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 18, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Zeffe, Darla S. Zeffe, 709 Henry Street, Belle Vernon, PA 15012-1516
14823608	+ Amerifirst Finance, Po Box 2040, Omaha, NE 68103-2040
14823612	+ Discover Card, Po Box 742655, Cincinnati, OH 45274-2655
14823617	+ PNC Bank NA, PO Box 747032, Pittsburgh, PA 15274-7032
14823618	+ PNC Overdraft Loan, Po Box 747032, Pittsburgh, PA 15274-7032
14823619	+ PNC Visa Credit Card, PO Box 747032, Pittsburgh, PA 15274-7032
14823621	+ Spruce Lending, Inc., Po Box 9207, Old Bethpage, NY 11804-9007
14823623	+ United Bank, PO Box 2373, Charleston, WV 25328-2373

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: Q3G.COM	May 19 2022 03:33:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	May 18 2022 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14876875	Email/Text: bnc@trustamerifirst.com	May 18 2022 23:36:00	AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154
14823611	+ EDI: CITICORP.COM	May 19 2022 03:33:00	Citicard, Po Box 9001037, Louisville, KY 40290-1037
14868764	+ EDI: CITICORP.COM	May 19 2022 03:33:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14823616	+ EDI: CITICORP.COM	May 19 2022 03:33:00	Macy's Card, Po Box 9001094, Louisville, KY 40290
14983443	EDI: Q3G.COM		

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User: auto

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		May 19 2022 03:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14831927	EDI: DISCOVER.COM		
		May 19 2022 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14823613	+ EDI: DISCOVERPL		
		May 19 2022 03:33:00	Discover Personal Loan, Po Box 6105, Carol Stream, IL 60197-6105
14829237	+ EDI: DISCOVERPL		
		May 19 2022 03:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14823614	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	JC Penney, Po Box 965009, Orlando, FL 32896-5009
14823609	EDI: JPMORGANCHASE		
		May 19 2022 03:33:00	Chase Credit Card, Po Box 94014, Palatine, IL 60094
14823610	EDI: JPMORGANCHASE		
		May 19 2022 03:33:00	Chase Credit Card/Amazon, Po Box 94014, Palatine, IL 60094
14823615	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Lowes Credit Card, Po Box 530914, Atlanta, GA 30353-0914
14878273	Email/Text: Bankruptcy.Notices@pnc.com		
		May 18 2022 23:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14875849	EDI: PRA.COM		
		May 19 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14824635	+ EDI: RECOVERYCORP.COM		
		May 19 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14823620	+ EDI: CITICORP.COM		
		May 19 2022 03:33:00	Sears Credit Card, Po Box 9001055, Louisville, KY 40290-1055
14823622	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Financial, Po Box 960061, Orlando, FL 32896-0061

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14918502	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, Oh 44101

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Darla S. Zeffe chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Timothy M. Zeffe chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7